Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 1 of 46

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
	United States Bankruptcy C Northern District of Illinois									Vo	oluntary Petition	
	ebtor (if ind in, Karen		er Last, First	, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the I, maiden, and			8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9241				IN Last 1 (if mo	our digits ore than one, s	of Soc. Sec. or state all)	r Individual-	Taxpayer !	I.D. (ITIN) No./Complete EIN			
Street Addre 411 Gar	Street Address of Debtor (No. and Street, City, and State): 411 Garfield St Oak Park, IL						t Address of	f Joint Debtor	(No. and St	reet, City,		
					Г	ZIP Code 60304	:					ZIP Code
County of R Cook	Residence or	of the Prin	cipal Place o	of Busines		00001	Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	Mailing Address of Debtor (if different from street address):				Maili	ng Address	of Joint Debt	tor (if differe	nt from st	treet address):		
						ZIP Code	:					ZIP Code
	5	2.5										
Location of (if different				r								
		f Debtor				of Business	1		Chapter	of Bankru	ptcy Code	e Under Which
		organization) one box)		Ппп	Checl olth Care Bu	one box)		_ ~		Petition is F	iled (Chec	ck one box)
 _						eal Estate as	s defined	Chapt		□с	hapter 15	Petition for Recognition
Individu	ıal (includes <i>ibit D on pa</i>		,	in 1 Rail	1 U.S.C. §	101 (51B)		☐ Chapt				n Main Proceeding
☐ Corpora	-		•		ckbroker			Chapt		_		Petition for Recognition
☐ Partners		2220 4114	221)		nmodity Br	oker		☐ Chapt	ter 13	OI	a Foreign	n Nonmain Proceeding
Other (If				Oth	aring Bank er					Natur	e of Debts	<u> </u>
check this	s box and stat	e type of enti	ity below.)		Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organizunder Title 26 of the United StaCode (the Internal Revenue Co			_			k one box)	
				und				defined "incuri	are primarily cod in 11 U.S.C. § red by an indivioual, family, or	§ 101(8) as idual primarily	y for	☐ Debts are primarily business debts.
		Filing F	ee (Check o	ne box)				k one box:		Chapter 11		
Full Fili	ng Fee attac	hed										in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
attach si	gned applic	ation for the	nents (applic e court's con estallments.	sideration	certifying t	hat the deb	tor	k if: Debtor's		ncontingent l	liquidated	debts (excluding debts owed
			plicable to c					Check all applicable boxes:				
attach si	gned applic	ation for the	e court's con	sideration	. See Official	Form 3B.		Acceptan	being filed w ces of the pla creditors, in	n were solici	ited prepet	tition from one or more .S.C. § 1126(b).
Statistical/A				6 11	9		11.			THIS	S SPACE IS	S FOR COURT USE ONLY
■ Debtor e	estimates tha	it, after any	be available exempt proj for distribu	perty is ex	cluded and	administrat		es paid,				
Estimated N	_	_	_	_	_	_	_	_	_	1		
1- 49	□ 50- 99	□ 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A		_		П								
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 2 of 46

B1 (Official For	m 1)(1/08)	Page 2 01 40	Page 2
Voluntary	y Petition	Name of Debtor(s): Rothstein, Karen B	
(This page mu	ist be completed and filed in every case)	Rutistein, Naien D	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two,	, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debte - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is a	Exhibit B un individual whose debts are primarily consumer debts.)
forms 10K as pursuant to S	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitione 12, or 13 of title 11, United	oner named in the foregoing petition, declare that I or that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available further certify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Guillermo F. Ge Signature of Attorney fo Guillermo F. Geiss	
		nibit C	
1	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and i	identifiable harm to public health or safety?
No.			
		nibit D	
Exhibit	-	a part of this petition.	
☐ Exhibit	D also completed and signed by the joint debtor is attached a		on.
	Information Regardin (Check any ap	=	
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or princ	
	There is a bankruptcy case concerning debtor's affiliate, ge		· ·
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a the interests of the parties wil	a defendant in an action or Il be served in regard to the relief
	Certification by a Debtor Who Reside (Check all app		al Property
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box	x checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C.	§ 362(l)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Karen B Rothstein

Signature of Debtor Karen B Rothstein

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 21, 2008

Date

Signature of Attorney*

X /s/ Guillermo F. Geisse GEGU

Signature of Attorney for Debtor(s)

Guillermo F. Geisse GEGU #6237147

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

August 21, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Rothstein, Karen B

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 4 of 46

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Karen B Rothstein		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 5 of 46

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor:	/s/ Karen B Rothstein	
	Karen B Rothstein	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: August 21, 2008

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 6 of 46

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Karen B Rothstein			Case No.		
-		Debto	,			
				Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	130,505.50		
B - Personal Property	Yes	3	3,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		229,586.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		64,902.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,466.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,574.00
Total Number of Sheets of ALL Schedules		21			
	T	otal Assets	133,505.50		
			Total Liabilities	294,488.50	

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 7 of 46

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Karen B Rothstein		Case No.		
-		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	24,771.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	24,771.00

State the following:

Average Income (from Schedule I, Line 16)	3,466.50
Average Expenses (from Schedule J, Line 18)	3,574.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,569.46

State the following:

	_	_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		64,902.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		64,902.50

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 8 of 46

B6A (Official Form 6A) (12/07)

In re	Karen B Rothstein	Case No.	
_		Debtor ,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at 411 Garfield St Oak Park IL 60304		-	130,505.50	229,586.00

Sub-Total > 130,505.50 (Total of this page)

 $Total > \hspace{1.5cm} 130,505.50$

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 9 of 46

B6B (Official Form 6B) (12/07)

In re	Karen B Rothstein		Case No.	
-		Debtor		

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec	king account with La Salle Bank	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misce	llaneous books, tapes, CD's, etc.	-	100.00
6.	Wearing apparel.	Perso	nal used clothing	-	600.00
7.	Furs and jewelry.	Misce	llaneous costume jewelry	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Weste value	ern Life - Term Life Insurance - no cash surrender	r -	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Total	Sub-Total of this page)	al > 2,100.00

2 continuation sheets attached to the Schedule of Personal Property

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Page 10 of 46 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Karen B Rothstein	Case No.	_
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension through employer - no cash surrender value.	-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2007 Tax Return and stimulus check - both received and spent.	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			-	Sub-Tota	al > 0.00
CI-	ot 1 of 2 oiii	40 -1		l of this page)	
Sne	et 1 of 2 continuation sheets at	uach	ieu		

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 11 of 46

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Karen B Rothstein	Case No.
_		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Toyota Corolla wned with Aurora Pineda	-	900.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 900.00 (Total of this page)

Total >

3,000.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 12 of 46

B6C (Official Form 6C) (12/07)

In re	Karen B Rothstein	Case No.
•		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cert Checking account with La Salle Bank	ificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's, etc.	735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	600.00	600.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Interests in Insurance Policies Western Life - Term Life Insurance - no cash surrender value	215 ILCS 5/238	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or F Pension through employer - no cash surrender value.	Profit Sharing Plans 735 ILCS 5/12-704	100%	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Toyota Corolla Co-owned with Aurora Pineda	735 ILCS 5/12-1001(c)	1,800.00	1,800.00

Total: 3,900.00 3,900.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 13 of 46

B6D (Official Form 6D) (12/07)

In re	Karen B Rothstein	Case No	
-		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	- ZG EZ	ロストー のりししょ	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx3611			Opened 1/05/07 Last Active 1/09/08	Т	D A T E D			
Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179	x	-	Mortgage Real Estate located at 411 Garfield St Oak Park IL 60304		ט			
	╀	-	Value \$ 261,011.00				31,869.00	0.00
Account No. xxxxx1889			Opened 1/05/07 Last Active 1/08/08					
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	x	-	Mortgage Real Estate located at 411 Garfield St Oak Park IL 60304					
			Value \$ 261,011.00				197,717.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S (Total of th	ubt nis p			229,586.00	0.00
Total (Report on Summary of Schedules)						229,586.00	0.00	

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 14 of 46

B6E (Official Form 6E) (12/07)

•			
In re	Karen B Rothstein	Case No.	
•		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. -+ :-- +ba bar labalad "Subtotale"

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 15 of 46

B6F (Official Form 6F) (12/07)

In re	Karen B Rothstein		Case No.	
•		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		ID AIM E.	COXF-ZGEZ	NL I QUI DAT		AMOUNT OF CLAIM
Account No. xxxxxxxxx5003			Opened 6/08/02 Last Active 6/01/04 InstallmentLoan		T	TED		
Ballys 8700 West Bryn Mawr Chicago, IL 60631		-	InstallinentLoan			D		0.00
Account No. xxxxxxx8003			Opened 5/01/97 Last Active 11/01/98					0.00
Ballys 12440 E Imperial H Suite 300 Norwalk, CA 90650		-	InstallmentLoan					0.00
Account No. xxxxx2026			Opened 11/01/98 Last Active 10/01/99					
Bank One 1 N Dearborn Suite 0203 Chicago, IL 60670		-						
								0.00
Account No. xxxxxxxx6183 Bank One/Chase Po Box 24603 Columbus, OH 43219		-	Opened 6/08/06 Last Active 1/11/07 HomeEquityLineOfCredit					
								0.00
8 continuation sheets attached			Τ)	Sı Fotal of th	ubt is p			0.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 16 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Karen B Rothstein	Case No	
_		Debtor ,	

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND AIM	CONTINGEN	NL QU L DAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6167			Opened 1/30/01 Last Active 1/05/06		Т	T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard	-				0.00
Account No. xxxxxxxx0002			Opened 8/01/01 Last Active 11/20/07					
Chase 800 Brooksedge Blv Westerville, OH 43081		-	CreditCard					
								16,246.00
Account No. xxxxxxxx6183 Chase Credit Bureau Depa Po Box 901008 Fort Worth, TX 76101		-	Opened 6/01/06 Last Active 1/01/07 HomeEquityLineOfCredit					0.00
Account No. xxxxxx7322			Opened 11/01/99 Last Active 4/01/00					
Chase Auto 14800 Frye Road Fort Worth, TX 76155		-	CheckCreditOrLineOfCredit					0.00
Account No. xxxxx8377			Opened 4/15/05 Last Active 7/12/06					
Chase Manhattan Mtg Attention: Bankruptcy 8333 Ridgepoint Dr Irving, TX 75063		-	Mortgage					0.00
Sheet no. 1 of 8 sheets attached to Schedule of			I	Sı	ıbt	tota	ıl	16.240.00
Creditors Holding Unsecured Nonpriority Claims			Γ)	Γotal of th	is]	pag	ge)	16,246.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 17 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Karen B Rothstein	Case No	
•		Debtor	

	С	Н	sband, Wife, Joint, or Community		: 111	ΙD	Ī
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	Γ	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1832			Opened 4/19/05 Last Active 12/18/07	Т	E		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount For Home Depot				151.00
Account No. xxxxxxxx6198			Opened 1/04/01 Last Active 7/01/01	\dagger	t	T	
Citifinancial Retail S Po Box 140489 Irving, TX 75014		-	ChargeAccount				0.00
Account No. xxxxxxxx2395			Opened 4/24/05 Last Active 6/15/06	+		+	0.00
Citifinancial Retail S Po Box 140489 Irving, TX 75014		-	ChargeAccount				0.00
Account No. 9241			07	+	+	+	0.00
Deborah Clause & Assoc 1010 Lake St Suite 501A Oak Park, IL 60301		-	Medical Service				60.00
Account No. xxxx1353	<u> </u>		Opened 12/30/99 Last Active 1/01/01	+	+	+	
Firstar Bank 425 Walnut Street Cn Wn 15 Cincinnati, OH 45202		-					0.00
Sheet no. 2 of 8 sheets attached to Schedule of		_	1	Sub	otot	al	214.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	211.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Page 18 of 46 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Karen B Rothstein		Case No.	
_		Debtor	-7	

	С	Hu	sband, Wife, Joint, or Community		сΙι		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	!			AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0871			Opened 12/06/94 Last Active 2/01/99		T]	Γ Ξ	
Firstar Bank 425 Walnut Street Cn Wn 15 Cincinnati, OH 45202		-	InstallmentLoan	_			0.00
Account No. xxxxxxxx6493	-		Opened 4/23/07 Last Active 5/25/07	+	+	+	0.00
GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076	-	-	ChargeAccount				0.00
	_		0 140/00/04 1 14 15 040/05			4	0.00
Account No. xxxxxxxx5990 Gemb/care Credit Po Box 981439 El Paso, TX 79998	-	-	Opened 12/28/04 Last Active 6/19/05 ChargeAccount				0.00
Account No. xxxxx9989	-		Opened 10/19/04 Last Active 10/24/06		+	+	0.00
Glelsi/student Loan Mk Po Box 7860 Madison, WI 53707		-	Educational				0.00
Account No. xxxxxxxx0552	╁		Opened 1/24/00 Last Active 10/07/01		+	+	0.00
HSBC / Best Buy Po Box 15522 Wilmington, DE 19850		-	ChargeAccount				0.00
Sheet no. 3 of 8 sheets attached to Schedule of			<u> </u>	Su	bto	 tal	
Creditors Holding Unsecured Nonpriority Claims			(Total				0.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 19 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Karen B Rothstein	Case No	
•		Debtor	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	ONTLNGEN	N L I Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxx4399			Opened 5/04/04 Last Active 12/17/07		Ť	TED		
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational					8,069.00
Account No. xxx4499	-		Opened 5/04/04 Last Active 12/17/07			┝		0,009.00
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational					
								4,457.00
Account No. xxxxxxx4101 Il Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Opened 11/07/00 Educational					0.00
Account No. xxxxxxx4102	t		Opened 11/07/00					
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational					0.00
Account No. xxx4299	\dagger		Opened 8/28/06 Last Active 10/22/07					3.00
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational					0.00
Sheet no4 of _8 sheets attached to Schedule of	<u> </u>			9	l lib	tota	1	
Creditors Holding Unsecured Nonpriority Claims			C	Total of th				12,526.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 20 of 46

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Karen B Rothstein	Case No	
_		Debtor ,	

	_			1.	ͺ .			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: U J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx4199			Opened 8/28/06 Last Active 10/22/07	٦	֓֟֟֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	T		
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational			D		0.00
Account No. xxxxxxxx0952			Opened 9/23/06 Last Active 4/04/07	+	\dagger	+	\dashv	
Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201		-	CreditCard					0.00
Account No. xxxxxxxxx8320			Opened 10/01/02 Last Active 3/20/03	+	+	+	\dashv	
Mcydsnb 9111 Duke Blvd Mason, OH 45040		-	ChargeAccount					0.00
Account No. xxxxxxxxx6761			Opened 4/15/05 Last Active 12/08/06		+	+	\dashv	0.00
National City Mortgage Attn: Bankruptcy Dept 3232 Newmark Dr. Miamisburg, OH 45342		-	ConventionalRealEstateMortgage					0.00
Account No. xxxxx2991			Opened 5/01/02 Last Active 12/01/03	+	+	+	\dashv	
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Other					0.00
Sheet no. 5 of 8 sheets attached to Schedule of	_			Sul	bto	tal	+	2.22
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	s pa	age)	0.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 21 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Karen B Rothstein	Case No	
_		Debtor ,	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	_AIIVI	ONTINGEN	NLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. 9241			07		T	T E D		
Quest Diagnostics 1355 Mittel Boulevard Attn: Patient Billing Wood Dale, IL 60191		-	Multiple Accts			D		63.00
Account No. xxxxxxxx8610	╁		Opened 10/19/02 Last Active 3/01/03			H		
Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071	-	-	ChargeAccount					0.00
Account No. xxxxxxx1003			08					
Rush University Medical Center 1700 W. Van Buren Street Suite 161 TOB Chicago, IL 60612		-	Medical Bill					108.50
Account No. xxxxxxxxxx0002	╁		Opened 8/28/06 Last Active 12/18/07			<u> </u>		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational					12,245.00
Account No. xxxxxxxxxx7783	f		Opened 6/19/06 Last Active 2/07/08				\vdash	
Target Po Box 9475 Minneapolis, MN 55459		-	CreditCard					1,046.00
Sheet no. 6 of 8 sheets attached to Schedule of			<u> </u>	S	L Sub	tota	<u> </u>	
Creditors Holding Unsecured Nonpriority Claims			('	Total of t				13,462.50

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 22 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Karen B Rothstein	Case No
_		Debtor ,

	С	Hu	sband, Wife, Joint, or Community		С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0001			Opened 4/26/02 Last Active 8/25/06		Ϊ	T E		
Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523		-	Automobile			D		0.00
Account No. x0942	+		07					0.00
UIC Dept of Psychiatry 912 S Wood St Chicago, IL 60612		-	Medical Service					
								71.00
Account No. xxxx5835 UIC Medical Center 135 S. LaSalle Dept. 8332 Chicago, IL 60674		-	07 Medical Service					984.00
Account No. xx2025	╁		06					
University of Gastroenterologists 300 S Ashland Ave Suite 104 Chicago, IL 60607		-	Medical Service					171.00
Account No. xxxxxxxx5014	T		Opened 9/24/93 Last Active 12/06/07		\vdash			
Unvl/citi Po Box 20507 Kansas City, MO 64195		-	CreditCard					21,231.00
Sheet no. 7 of 8 sheets attached to Schedule of				S	Sub	tota	ıl	22.457.00
Creditors Holding Unsecured Nonpriority Claims			(7	Total of th	his	pag	ge)	22,457.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 23 of 46

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Karen B Rothstein		Case No.	
-		Debtor	-,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx1478			Opened 8/31/01 Last Active 9/17/07] T	T E		
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard		D		0.00
Account No.	┢			+	H	H	
Trecount I vo.	-						
Account No.	┢			\vdash		H	
Account No.							
Account No.	ł						
Account No.							
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			0.00
5 r			(Report on Summary of So	Т	ota	al	64,902.50
			(report on building of be			-,	

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 24 of 46

B6G (Official Form 6G) (12/07)

In re	Karen B Rothstein	Case No.	
-		D-14	
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 25 of 46

B6H (Official Form 6H) (12/07)

In re	Karen B Rothstein	Case No	
-		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Aurora Tineda 411 Garfield St Oak Park, IL 60304	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062
Aurora Tineda 411 Garfield St Oak Park, IL 60304	Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 26 of 46

B6I (Official Form 6I) (12/07)

In re	Karen B Rothstein		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	OR AND SP	OUSE			
Single	RELATIONSHIP(S): dependent	AGE(S): 2 months			
Employment:	DEBTOR		SPOUSE		
Occupation	Latino Services Coordinator				
Name of Employer	The Center on Halsted				
How long employed	2 years				
Address of Employer	3656 N Halsted St Chicago, IL 60657				
	age or projected monthly income at time case filed)		DEBTOR	5	SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$	3,611.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	3,611.00	\$	N/A
4. LESS PAYROLL DEDUC	TIONS				
 Payroll taxes and soci 	ial security	\$	697.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	697.00	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,914.00	\$	N/A
7. Regular income from opera	ation of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above		of \$	0.00	\$	N/A
11. Social security or government (Specify):	ment assistance	\$	0.00	\$	N/A
(Speeny).		\$ 	0.00	\$	N/A
12. Pension or retirement inco	ome	\$	0.00	\$	N/A
13. Other monthly income					
(Specify): Easter S	Seals	\$	552.50	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$	552.50	\$	N/A
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	3,466.50	\$	N/A
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	3,466.50)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 27 of 46

B6J (Official Form 6J) (12/07)

In re	Karen B Rothstein		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

arage or projected monthly evne

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,691.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	390.00
b. Water and sewer	\$	20.00
c. Telephone	\$	40.00
d. Other See Detailed Expense Attachment	\$	249.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	320.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	39.00
c. Health	\$	0.00
d. Auto	\$	95.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	50.00
Other Auto Maintenence	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,574.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:20. STATEMENT OF MONTHLY NET INCOME	-	
	¢	3,466.50
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$ \$	3,574.00
	Φ	-107.50
c. Monthly net income (a. minus b.)	Φ	-107.30

	Case 08-22201	DOC 1	Page mant		06.09.50.56	Desc Main	
B6J (Official)	Form 6J) (12/07)		Document	Page 28 of 46			
`	ren B Rothstein				Case No.		
<u> </u>				Debtor(s)	_		
	SCHEDULE.	J - CURF	RENT EXPEND	ITURES OF INDI	VIDUAL DEI	BTOR(S)	
				ense Attachment			
Other Utilit	ty Expenditures:						
Cable/Inter	net					\$	189.00
Cell					<u> </u>	\$	60.00
Total Othe	er Utility Expenditure	es				\$	249.00

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 29 of 46

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Karen B Rothstein			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	CONCERN	ING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER	R PENALTY (OF PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury 23 sheets, and that they are true and c				_
Date	August 21, 2008	Signature	/s/ Karen B Rothstein Karen B Rothstein Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 30 of 46

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Karen B Rothstein		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$32,990.00	SOURCE Employment Income - estimated 2006
\$36,757.00	Employment Income - estimated 2007
\$21,112.00	Employment Income - estimated 2008 year to date

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE AMOUNT

Non-Employment Income - estimated 2008 year to date \$731.74

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT PAID OR DATES OF PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND LOCATION DISPOSITION AND CASE NUMBER

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY**

DATE OF SEIZURE

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers 20 W. Kinzie Suite 1300 Chicago, IL 60610 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008

THAN DEBTOR OF PROPERTY
\$1500 for attorneys fees
\$150 handling fee for du

\$150 handling fee for due diligence package.

__

NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$204 for due diligence package.
Package includes real estate
appraisal, lien search, tax
transcripts, credit report, car
appraisal, credit counseling and
post filing credit repair.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 36 of 46

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORD

21. Current Partners, Officers, Directors and Shareholders

None of If the debtor is a partnership list the nature and paraentage

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answand that they are true and correct.	wers contained	in the foregoing statement of financial affairs and any attachments thereto
and that they are true and correct.		
Date August 21, 2008	Signature	/s/ Karen B Rothstein

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Debtor

Karen B Rothstein

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 38 of 46

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

		Not thet it Disti	ict of Hilliois			
In re	Karen B Rothstein			Case N	o	
		Del	otor(s)	Chapte	r <u>7</u>	
	CHAPTER 7 INDI	VIDUAL DEBTOR	'S STATEME	NT OF IN	NTENTION	
I I	nave filed a schedule of assets and liabili	ities which includes debts se	cured by property o	f the estate.		
□ I1	nave filed a schedule of executory contra	acts and unexpired leases wh	nich includes person	al property su	bject to an unexpir	ed lease.
■ I i	ntend to do the following with respect to	o property of the estate which	ch secures those deb	ts or is subject	t to a lease:	
Descriptio	on of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
	tate located at 411 Garfield St Oak	Citi Mortgage Inc				X
Real Es Park IL	tate located at 411 Garfield St Oak 60304	Countrywide Home Lending				Х
Description Property -NONE-	on of Leased	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date A	august 21, 2008	Signature /s/	Karen B Rothstei	n		

Karen B Rothstein

Debtor

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 39 of 46
United States Bankruptcy Court
Northern District of Illinois

In re	Karen B Rothstein		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF O	COMPENSATION OF ATTOR	NEY FOR DE	EBTOR(S)
cc	ompensation paid to me within one year be	akruptcy Rule 2016(b), I certify that I ame efore the filing of the petition in bankruptcy, attemplation of or in connection with the bank	or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to acce	ept	\$	1,500.00
	Prior to the filing of this statement I have	ve received	\$	1,500.00
	Balance Due		\$	0.00
2. Tl	he source of the compensation paid to me v	was:		
	■ Debtor □ Other (specify):			
3. TI	he source of compensation to be paid to me	e is:		
	■ Debtor □ Other (specify):			
4. ■	I have not agreed to share the above-disc	closed compensation with any other person u	inless they are mem	bers and associates of my law firm.
		ed compensation with a person or persons what of the names of the people sharing in the c		
a. b. c.	Analysis of the debtor's financial situation. Preparation and filing of any petition, scheme Representation of the debtor at the meeting [Other provisions as needed]	agreed to render legal service for all aspects on, and rendering advice to the debtor in determedules, statement of affairs and plan which make the original of creditors and confirmation hearing, and tors to reduce to market value; exemption	rmining whether to may be required; I any adjourned hea	file a petition in bankruptcy; rings thereof;
б. В <u>з</u>	Representation of the debtors in financial management course fe pursuant to 11 USC 522(f)(2)(A)	disclosed fee does not include the following so any dischargeability actions, any docun ees, post-discharge credit repair, judicial of or avoidance of liens on household goo ing,or preparation and filing of reaffirmati	nent retrieval serv lien avoidances, pods, relief from sta	oreparation and filing of motions ay actions, motions to redeem
		CERTIFICATION		
	certify that the foregoing is a complete state nkruptcy proceeding.	ement of any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Dated:	August 21, 2008	/s/ Guillermo F. Gei	sse GEGU	
		Guillermo F. Geisse	e GEGU #623714	7
		Legal Helpers, PC Sears Tower		
		233 S. Wacker Suit	e 5150	
		Chicago, IL 60606		
		(312) 467-0004 Fa	ax: (312) 467-1832	<u> </u>

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 41 of 46

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Guillermo F. Geisse GEGU #6237147	X /s/ Guillermo F. Geisse GEGU	August 21, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Sears Tower		
233 S. Wacker Suite 5150		
Chicago, IL 60606		
(312) 467-0004		
Certificat I (We), the debtor(s), affirm that I (we) have received and	te of Debtor read this notice.	
Karen B Rothstein	X /s/ Karen B Rothstein	August 21, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 08-22261 Doc 1 Filed 08/25/08 Entered 08/25/08 09:50:58 Desc Main Document Page 42 of 46

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Karen B Rothstein		Case No.	
		Debtor(s)	Chapter 7	
	VERIFIC	ATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	36
	The above-named Debtor(s) hereby (our) knowledge.	verifies that the list of credi	tors is true and correct to th	e best of my
Date:	August 21, 2008	/s/ Karen B Rothstein Karen B Rothstein		
		Signature of Debtor		

Aurora Tineda 411 Garfield St Oak Park, IL 60304

Ballys 8700 West Bryn Mawr Chicago, IL 60631

Ballys 12440 E Imperial H Suite 300 Norwalk, CA 90650

Bank One 1 N Dearborn Suite 0203 Chicago, IL 60670

Bank One/Chase Po Box 24603 Columbus, OH 43219

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Chase 800 Brooksedge Blv Westerville, OH 43081

Chase Credit Bureau Depa Po Box 901008 Fort Worth, TX 76101

Chase Auto 14800 Frye Road Fort Worth, TX 76155

Chase Manhattan Mtg Attention: Bankruptcy 8333 Ridgepoint Dr Irving, TX 75063 Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citifinancial Retail S Po Box 140489 Irving, TX 75014

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Deborah Clause & Assoc 1010 Lake St Suite 501A Oak Park, IL 60301

Firstar Bank 425 Walnut Street Cn Wn 15 Cincinnati, OH 45202

GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/care Credit Po Box 981439 El Paso, TX 79998

Glelsi/student Loan Mk Po Box 7860 Madison, WI 53707

HSBC / Best Buy Po Box 15522 Wilmington, DE 19850 Il Designated
1755 Lake Cook Rd
Deerfield, IL 60015

Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201

Mcydsnb 9111 Duke Blvd Mason, OH 45040

National City Mortgage Attn: Bankruptcy Dept 3232 Newmark Dr. Miamisburg, OH 45342

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Quest Diagnostics 1355 Mittel Boulevard Attn: Patient Billing Wood Dale, IL 60191

Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Rush University Medical Center 1700 W. Van Buren Street Suite 161 TOB Chicago, IL 60612

Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773

Target
Po Box 9475
Minneapolis, MN 55459

Toyota Motor Credit 1111 W 22nd St Ste 420 Oak Brook, IL 60523

UIC Dept of Psychiatry 912 S Wood St Chicago, IL 60612

UIC Medical Center 135 S. LaSalle Dept. 8332 Chicago, IL 60674

University of Gastroenterologists 300 S Ashland Ave Suite 104 Chicago, IL 60607

Unvl/citi Po Box 20507 Kansas City, MO 64195

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603